

<i>SERFF Tracking Number:</i>	<i>FRCS-127169019</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fidelity & Guaranty Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48788</i>
	<i>(Formerly OM Financial Insurance Company)</i>		
<i>Company Tracking Number:</i>	<i>5456</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Name Change Endorsement</i>		
<i>Project Name/Number:</i>	<i>FGLIC-1/158/158</i>		

Filing at a Glance

Company: Fidelity & Guaranty Life Insurance Company (Formerly OM Financial Insurance Company)		
Product Name: Name Change Endorsement	SERFF Tr Num: FRCS-127169019	State: Arkansas
TOI: L08 Life - Other	SERFF Status: Closed-Approved-Closed	State Tr Num: 48788
	Co Tr Num: 5456	State Status: Approved-Closed
Sub-TOI: L08.000 Life - Other		Reviewer(s): Linda Bird
Filing Type: Form	Author: Exselsa Cartwright	Disposition Date: 05/27/2011
	Date Submitted: 05/16/2011	Disposition Status: Approved-Closed
		Implementation Date:
Implementation Date Requested: On Approval		
State Filing Description:		

General Information

Project Name: FGLIC-1/158	Status of Filing in Domicile: Pending
Project Number: 158	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Submitted on or about this same date.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 05/27/2011
	State Status Changed: 05/27/2011
Deemer Date:	Created By: Exselsa Cartwright
Submitted By: Exselsa Cartwright	Corresponding Filing Tracking Number:
Filing Description:	
We have been retained by Fidelity & Guaranty Life Insurance Company (formerly OM Financial Life Insurance Company) to file the enclosed form for approval in your state.	

Our fee of \$125 has been sent by EFT on this same date. This fee is based on the state of domicile.

The enclosed Name Change Endorsement is new and is not intended to replace any previously approved forms.

The Company advises that for purposes of in force business, the Company will use forms approved under the previous

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name and attach the Name Change Endorsement, (form ALE-1017(04-11)) to those forms. For purposes of new business, the Company intends to reprint forms approved under the previous name, change the Company name only, but reserves the right to use existing forms in the OM Financial Life Insurance Company name, attaching the Name Change Endorsement, for a reasonable period of time should such be required for operational reasons.

Please refer to the enclosed list for the previously approved forms that the Company intends to continue using in Arkansas.

Please be advised that the filing to change the Company's name is also being submitted by the Company under separate cover to the appropriate section of your Department at this time. The effective date of the name change is April 11, 2011.

Please accept the Company's assurance that the only change that will be made to forms previously approved in the old name is reference of the new name.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

If you have any questions or need additional information, please call toll-free 1-800-927-2730. Thank you for your assistance.

Company and Contact

Filing Contact Information

Exselsa Cartwright, Senior Compliance Specialist	exselsa.cartwright@firstconsulting.com
1020 Central	800-927-2730 [Phone] 2757 [Ext]
Suite 201	816-391-2755 [FAX]
Kansas City, MO 64105	

Filing Company Information

(This filing was made by a third party - FC01)

Fidelity & Guaranty Life Insurance Company (Formerly OM Financial Insurance Company)	CoCode: 63274	State of Domicile: Maryland
1001 Fleet	Group Code:	Company Type:
Baltimore, MD 21202	Group Name:	State ID Number:
(410) 895-0091 ext. [Phone]	FEIN Number: 52-6033321	

SERFF Tracking Number: FRCS-127169019 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? Yes
Fee Explanation: Domicile fee is \$125 per form X 1 forms = \$125.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity & Guaranty Life Insurance Company (Formerly OM Financial Insurance Company)	\$125.00	05/16/2011	47653057

SERFF Tracking Number: FRCS-127169019 State: Arkansas

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Product Name: Name Change Endorsement

Project Name/Number: FGLIC-1/158/158

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/27/2011	05/27/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	05/18/2011	05/18/2011	Michael Cochran	05/23/2011	05/25/2011

<i>SERFF Tracking Number:</i>	<i>FRCS-127169019</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 05/27/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	List of Previously Approved Forms		Yes
Form	Name Change Endorsement		Yes

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TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Name Change Endorsement		
Project Name/Number:	FGLIC-1/158/158		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/18/2011
Submitted Date	05/18/2011
Respond By Date	06/20/2011

Dear Exselsa Cartwright,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Please refer to Rule & Regulation 55s6(E). The notice to policyholders must contain the address and phone number of the Department.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Name Change Endorsement
Project Name/Number: FGLIC-1/158/158

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/23/2011
Submitted Date 05/25/2011

Dear Linda Bird,

Comments:

In response to your objection letter dated 5/18/2011, on behalf of Fidelity & Guaranty Life Insurance Company (Formerly OM Financial Insurance Company), we offer the following for your consideration.

Response 1

Comments: Pursuant to your phone conversation on 5/19/2011 with Scott Sheffer of our office, it is agreed that the requirement to add the Department's address and phone number applies to policyholder notices in connection with Bulk and Assumptive Reinsurance and not to a name change endorsement. Therefore, the requested change to the Name Change Endorsement does not need to be made.

Related Objection 1

Comment:

Please refer to Rule & Regulation 55s6(E). The notice to policyholders must contain the address and phone number of the Department.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We trust this information will allow you to finalize review of this filing. If you need any further information or have any questions, please call toll-free 1-800-927-2730. Thank you for your assistance.

Sincerely,

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Exselsa Cartwright			

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(Formerly OM Financial Insurance Company)

Company Tracking Number: 5456

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Name Change Endorsement

Project Name/Number: FGLIC-1/158/158

Form Schedule

Lead Form Number: ALE-1017(04-11)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ALE-1017(04-11)	Policy/Cont Name Change ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		57.300	FG Name Change Endorsement FINAL.pdf

FIDELITY & GUARANTY LIFE INSURANCE COMPANY

Name Change Endorsement

This endorsement is made a part of the policy or certificate to which it is attached. This endorsement should be attached to and made a part of your policy or certificate.

Effective as of April 11, 2011

OM Financial Life Insurance Company

has changed its name to:

Fidelity & Guaranty Life Insurance Company

Company's Home Office Address is:

1001 Fleet Street
Baltimore, MD 21202

Company's Service Office Address is:

P.O. Box 81497
Lincoln, NE 68501

The Company's Toll-Free Number is:

1-888-513-8797

A handwritten signature in black ink, appearing to read 'Lee Launer'.

Lee Launer
President

A handwritten signature in black ink, appearing to read 'Eric Marhoun'.

Eric Marhoun
Secretary

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TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Name Change Endorsement		
Project Name/Number:	FGLIC-1/158/158		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachments:		
Autho.pdf		
AR COC.pdf		
AR RDB.pdf		

	Item Status:	Status Date:
Satisfied - Item: List of Previously Approved Forms		
Comments:		
Attachments:		
AR Forms List-Annuity.pdf		
AR Forms List-LIFE.pdf		

April 26, 2011

To: The Insurance Commissioner

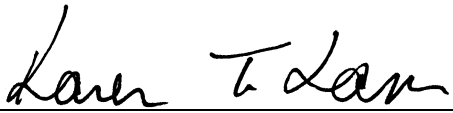
Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

Fidelity & Guaranty Life Insurance Company

By:



Title: Assistant Vice President

STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

Company Name: Fidelity & Guaranty Life Insurance Company (formerly OM Financial Insurance Company)

Form Title(s): Name Change Endorsement

Form Number(s): ALE-1017(04-11)

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



Karen Lam, FLMI, AIRC
Assistant Vice President

May 13, 2011

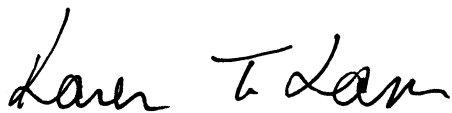
Date

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: Fidelity & Guaranty Life Insurance Company (formerly OM Financial Insurance Company)

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
ALE-1017(04-11)	57.3



Karen Lam, FLMI, AIRC
Assistant Vice President

May 13, 2011

Date

FIDELITY & GUARANTY LIFE INSURANCE COMPANY
LIST OF LIFE FORMS PREVIOUSLY APPROVED FOR
OM FINANCIAL LIFE INSURANCE COMPANY
TO BE CONTINUED UNDER
FIDELITY & GUARANTY LIFE INSURANCE COMPANY

ARKANSAS

<u>Annuity Form Number</u>	<u>Annuity Form Name</u>	<u>Approval Date</u>
AEI-3003(01-11)	Three-Year Monthly Average Spread Index Strategy Endorsement	3/9/2011
AEI-3005(01-11)	One-Year Point-to-Point with Annual Cap Interest Crediting Option Rider	3/9/2011
AR-1003(1-11)	Individual Retirement Account Rider	3/18/2011
FGL GMWBRIA (2007)	Guaranteed Minimum Death Benefit for Variable Annuities	8/3/2007
OM 1YATP-P (10-07)	One Year Annual Point to Point with Par Index Interest Option	2/7/2008
OM 1YQPTP (10-07)	One Year Quarterly Point to Point Index Interest Option	2/7/2008
OM 2YMA (10-07)	Two Year Monthly Average Index Interest Option	2/7/2008
OM 3YHV (03-10)	Three Year High Value Fixed Indexed Interest Crediting Option Rider	4/13/2010
OM ABR-SPIA(01-10)	Accelerated Benefit Rider	2/19/2010
OM FPS-VAV (10-07)	Free Partial Surrender – Vested Account Value	2/7/2008
OM GMABVA (2008)	Guaranteed Minimum Death Benefit for Variable Annuities	3/3/2008
OM GMWB-FA (01-09)	Guaranteed Minimum Withdrawal Benefit Rider	2/25/2009
OM GMWB-FA (10-2007)	Guaranteed Minimum Withdrawal Benefit Rider	4/2/2008
OM IGIC 2007	Guaranteed Investment Contract	2/22/2008
OM IRA 2009	Individual Retirement Account Rider	11/19/2008
OM MA2 2008	Monthly Average Fixed Indexed Interest Crediting Option Rider	6/3/2009
OM MPTP 2008	Monthly Point-to Point Fixed Indexed Interest Crediting Option Rider	6/3/2009
OM MVA 100% (10-07)	Market Value Adjustment	2/7/2008
OM MVA 87.5% (10-07)	Market Value Adjustment	2/7/2008
OM PTP2 2008	Point-to-Point Fixed Indexed Interest Crediting Option Rider	6/3/2007
OM ROTH IRA 2009	Roth IRA Rider	11/19/2008
OM SPDIA-SC9B 2007	Individual Single Premium Deferred Annuity Policy	12/28/2007
OM SPDIA-SRB 2007	Individual Single Premium Deferred Annuity Policy	12/20/2007
OM SPIA (01-10)	Single Premium Immediate Annuity Policy	2/19/2010
OM TSA 2009	Tax Sheltered Annuity Rider	1/14/2009
OM VB (10-07)	Vesting Bonus Rider	2/7/2008
OM WAE (01-10)	Waiver of Assignment Endorsement	2/19/2010
OMAD 6227 (08-2009)	Annuity Application	10/9/2009
OMAD 6249 (01-2010)	Single Premium Immediate Annuity Application	2/19/2010
OMAD6173 (08-2008)	Indexed Annuity Application	6/3/2009
OM-SPMAC-0908	One Year Monthly Average Index Strategy Endorsement	10/29/2008
OM-SPMAS-0908	One Year Monthly Average Spread Index Strategy Endorsement	10/29/2008
AAPP-1000(02-11)	Deferred Annuity Application	4/6/2011
ARI-1006(02-11)	Home Health Care Rider	4/6/2011
ARI-1007(02-11)	Point-to-Point Fixed Indexed on Gain Interest Crediting Option Rider	4/6/2011
ARI-1008(02-11)	Guaranteed Minimum Withdrawal Benefit Rider	4/6/2011
ARI-1009(02-11)	Enhanced Guaranteed Minimum Withdrawal Benefit Rider	4/6/2011
ARI-1010(02-11)	Guaranteed Minimum Death Benefit Rider	4/6/2011
ARI-1011(02-11)	Enhanced Guaranteed Minimum Death Benefit Rider	4/6/2011
ARI-1012(02-11)	Free Surrender Partial Withdrawal Rider	4/6/2011
API-1013(02-11)	Flexible Premium Deferred Annuity Policy	4/6/2011
ARI-1014 (03-11)	Monthly Average Indexed Interest Crediting Option Rider	4/13/2011
ARI-1015(03-11)	Monthly Point to Point Indexed Interest Crediting Option Rider	4/13/2011
ARI-1016(03-11)	Point to Point Indexed Interest Crediting Option Rider	4/13/2011

FIDELITY & GUARANTY LIFE INSURANCE COMPANY
LIST OF LIFE FORMS PREVIOUSLY APPROVED FOR
OM FINANCIAL LIFE INSURANCE COMPANY
TO BE CONTINUED UNDER
FIDELITY & GUARANTY LIFE INSURANCE COMPANY

ARKANSAS

<u>Life Form Number</u>	<u>Life Form Name</u>	<u>Approval Date</u>
LAPP1001(11-10)	New Life Insurance Application, standard	11/30/2010
LR-1002(12-10)	Overloan Protection Rider	3/1/2011
OM 1YPILT-U (3-09)	One Year Primary Insured Level Term Rider (1980 CSO Tables)	9/24/2009
OM APTP-P (7-10)	Annual Point to Point Index Option Rider w/par rate (140% Par Rider)	9/20/2010
OM AVSD (6-10)	Account Value Segment Date Amendment (Buy Date Amendment)	7/12/2010
OM FGLT (3-08)	Level Term Life Insurance Policy	6/16/2008
OM HCV IUL (3-08)	Flexible Premium, Adjustable Death Benefit, Universal Life Insurance Policy With Index Features	8/18/2008
OM IUL (1-09)	Flexible Premium, Adjustable Death Benefit, Universal Life Insurance Policy With Index Interest Option	12/8/2008
OM IUL (5-08)	Flexible Premium, Adjustable Death Benefit, Universal Life Insurance Policy With Index Interest Option	8/13/2008
OM LOR (03-2010)	Loan Options Rider	3/25/2010
OM LPUL (7-07)	Flexible Premium, Adjustable Death Benefit, Universal Life Insurance Policy	8/29/2007
OM LT-U (6-08)	Level Term Life Insurance Policy	8/8/2008
OM ROP-100 (6-08)	Return of Premium Rider (100%)	8/18/2008
OM ROP-50 (6-08)	Return of Premium Rider (50%)	8/18/2008
OMAD 6201(10-2008)	Simplified Life Application to be used with OM LT-U	12/23/2008
OMAD 6228 (08-2009)	Life Insurance Application	9/15/2009
OMFL 1YPILT-U (1-07)	One Year Primary Insured Level Term Rider (1980 CSO Tables)	4/9/2007
OMFL HCV IUL (1-07)	Flexible Premium, Adjustable Death Benefit, Universal Life Insurance Policy With Index Features	4/23/2007
OMFL UEQ-U (1-07)	Unisex Endorsement	7/26/2007